

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
WICHITA FALLS DIVISION**

In re **Jack William Cone, Jr.**Case No. **10-70007-HDH-13**Chapter **13**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

<b>NAME OF SCHEDULE</b>	<b>ATTACHED (YES/NO)</b>	<b>NO. OF SHEETS</b>	<b>ASSETS</b>	<b>LIABILITIES</b>	<b>OTHER</b>
A - Real Property	Yes	1	\$82,860.00		
B - Personal Property	Yes	4	\$13,097.50		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		\$69,747.90	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$2,699.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		\$139,760.45	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$6,366.69
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$4,679.69
<b>TOTAL</b>		<b>20</b>	<b>\$95,957.50</b>	<b>\$212,207.35</b>	

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
WICHITA FALLS DIVISION**

In re **Jack William Cone, Jr.**Case No. **10-70007-HDH-13**Chapter **13**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
<b>TOTAL</b>	<b>\$0.00</b>

**State the following:**

Average Income (from Schedule I, Line 16)	\$6,366.69
Average Expenses (from Schedule J, Line 18)	\$4,679.69
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$8,160.72

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$1,614.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$2,699.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$139,760.45
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$141,374.45

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re **Jack William Cone, Jr.**

Case No. **10-70007-HDH-13**

(if known)

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**  
**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 01/04/2010

Signature /s/ Jack William Cone, Jr.  
Jack William Cone, Jr.

Date \_\_\_\_\_

Signature \_\_\_\_\_

[If joint case, both spouses must sign.]

In re **Jack William Cone, Jr.**Case No. 10-70007-HDH-13  
(if known)**SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
405 Willow Dr, Wichita Falls, Wichita Co, TX Homestead: TR 53D .344 AC Blk 53 Wichita Gardens Community Property	Owner	C	\$82,860.00	\$61,690.00

Total: \$82,860.00

(Report also on Summary of Schedules)

In re Jack William Cone, Jr.

Case No. 10-70007-HDH-13

(if known)

**SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	X	Union Square Federal Credit Union Savings \$25.00 community property	C	\$12.50
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Chase Bank checking acct 722342540	C	\$17.00
		American National Bank Checking account 4353269	C	\$100.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X	Furniture and furnishings community property \$4000.00	C	\$2,000.00
4. Household goods and furnishings, including audio, video and computer equipment.	X	Clothing Community Property \$400.00	C	\$200.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.				
6. Wearing apparel.	X			
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Whole Life Insurance-\$50,000.00 Cash Value -\$500.00	C	\$500.00
		Term Life Insurance \$250,000.00 no cash value	C	\$0.00

In re **Jack William Cone, Jr.**Case No. 10-70007-HDH-13

(if known)

**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 1*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		FERS	C	\$2,796.00
		TSP currently not contributing Paying loan	C	\$1,372.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			

In re **Jack William Cone, Jr.**Case No. 10-70007-HDH-13  
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 2*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			

In re **Jack William Cone, Jr.**Case No. 10-70007-HDH-13

(if known)

**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 3*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1996 S10  2003 Buick Century-\$3000.00 Community property	C  C	\$4,600.00  \$1,500.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
<u>3</u> continuation sheets attached (Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)				<b>Total &gt; \$13,097.50</b>

In re **Jack William Cone, Jr.**Case No. 10-70007-HDH-13

(If known)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)

11 U.S.C. § 522(b)(2)  
 11 U.S.C. § 522(b)(3)

Check if debtor claims a homestead exemption that exceeds  
\$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
405 Willow Dr, Wichita Falls, Wichita Co, TX Homestead: TR 53D .344 AC Blk 53 Wichita Gardens Community Property	11 U.S.C. § 522(d)(1) 11 U.S.C. § 522(d)(5)	\$20,200.00 \$958.00	\$82,860.00
Chase Bank checking acct 722342540	11 U.S.C. § 522(d)(5)	\$17.00	\$17.00
American National Bank Checking account 4353269	11 U.S.C. § 522(d)(5)	\$100.00	\$100.00
Furniture and furnishings community property \$4000.00	11 U.S.C. § 522(d)(3)	\$2,000.00	\$2,000.00
Clothing Community Property \$400.00	11 U.S.C. § 522(d)(3)	\$200.00	\$200.00
Whole Life Insurance-\$50,000.00	11 U.S.C. § 522(d)(7)	\$500.00	\$500.00
Cash Value -\$500.00			
FERS	11 U.S.C. § 522(d)(12)	\$2,796.00	\$2,796.00
TSP currently not contributing	11 U.S.C. § 522(d)(12)	\$1,372.00	\$1,372.00
Paying loan			
2003 Buick Century-\$3000.00	11 U.S.C. § 522(d)(2)	\$1,500.00	\$1,500.00
Community property			
		<b>\$29,643.00</b>	<b>\$91,345.00</b>

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR  HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxxxxx9718		DATE INCURRED: <b>07/2006</b> NATURE OF LIEN: <b>Credit Line Secured</b> COLLATERAL: <b>405 Willow Dr, Wichita Falls, Wichita Co, TX</b> REMARKS: <b>2nd lien</b>				<b>\$18,685.00</b>	
Bank One/Chase 8333 Ridgepoint Dr Irving, TX 75063	X H	VALUE: <b>\$82,860.00</b>					
ACCT #: xx6245		DATE INCURRED: <b>2009</b> NATURE OF LIEN: <b>Ad Valorem Taxes</b> COLLATERAL: <b>405 Willow Dr, Wichita Falls, Wichita Co, TX</b> REMARKS: <b>Paid through Mortgage payment</b>				<b>\$1,843.90</b>	
City of WF, WFISD, Wichita County c/o Perdue Brandon Fielder Collins&Mot P.O. Box 8188 Wichita Falls, Texas 76307	X H	VALUE: <b>\$1,843.90</b>					
ACCT #: xxxxxxxx2404	H	DATE INCURRED: <b>06/2009</b> NATURE OF LIEN: <b>Line of Credit</b> COLLATERAL: <b>Cross Collateral Loan-truck</b> REMARKS:				<b>\$4,298.00</b>	<b>\$1,614.00</b>
Union Square Federal Credit Union Po Box 6050 Sheppard Afb, TX 76311	H	VALUE: <b>\$4,600.00</b>					
ACCT #: xxxxxxxx2403	H	DATE INCURRED: <b>03/2009</b> NATURE OF LIEN: <b>Non-Purchase Money</b> COLLATERAL: <b>1996 S10</b> REMARKS:				<b>\$1,916.00</b>	
Union Square Federal Credit Union Po Box 6050 Sheppard Afb, TX 76311	H	VALUE: <b>\$4,600.00</b>					
<b>Subtotal (Total of this Page) &gt;</b> <b>Total (Use only on last page) &gt;</b>						<b>\$26,742.90</b>	<b>\$1,614.00</b>
1 continuation sheets attached						(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6D (Official Form 6D) (12/07) - Cont.

In re **Jack William Cone, Jr.**Case No. **10-70007-HDH-13**

(if known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxxxxxx5245			DATE INCURRED: 05/2005 NATURE OF LIEN: <b>FHA Real Estate Mortgage</b> COLLATERAL: 405 Willow Dr, Wichita Falls, Wichita Co, TX REMARKS: <b>Insurance &amp; Taxes included</b>				\$43,005.00	
Wells Fargo Home Mortgage 8480 Stagecoach Cir Frederick, MD 21701	X	H	VALUE: \$82,860.00					

Sheet no. 1 of 1 continuation sheets attached  
to Schedule of Creditors Holding Secured ClaimsSubtotal (Total of this Page) >  
Total (Use only on last page) >

\$43,005.00 \$0.00

\$69,747.90 \$1,614.00

(Report also on  
Summary of  
Schedules.) (If applicable,  
report also on  
Statistical  
Summary of  
Certain Liabilities  
and Related  
Data.)

In re **Jack William Cone, Jr.**

Case No. 10-70007-HDH-13

(If Known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### **TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

**Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

**Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

**Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

**Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

**Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

**Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

**Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

**Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

**Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

**Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **Jack William Cone, Jr.**Case No. **10-70007-HDH-13**

(If Known)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

TYPE OF PRIORITY	Administrative allowances					
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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #:								
Monte J. White & Associates 1106 Brook Ave Wichita Falls TX 76301	H	DATE INCURRED: <b>12/17/2009</b> CONSIDERATION: <b>Attorney Fees</b> REMARKS:				\$2,699.00	\$2,699.00	\$0.00
Sheet no. <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Priority Claims	Subtotals (Totals of this page) >					\$2,699.00	\$2,699.00	\$0.00
	Total >					\$2,699.00		
	(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)							
	Totals >					\$2,699.00	\$2,699.00	\$0.00
	(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)							

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS** Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR  HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM.  IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCT #: xxxxxxxxx7335  ACE Cash Express 3100 Midwestern Parkway Ste 200 Wichita Falls, TX 76306	H	DATE INCURRED: CONSIDERATION: <b>Unsecured</b> REMARKS:			\$1,209.03
ACCT #: xxxxxxxxxxxx5-003  Ace Cash Express 1231 Greenway Dr, Ste +00 Irving, TX 75038	H	DATE INCURRED: CONSIDERATION: <b>Notice Only</b> REMARKS: <b>Ace Cash Express-3100 Midwestern Parkway, Wichita Falls, TX</b>			<b>Notice Only</b>
ACCT #: xxxx-xxxx-xxxx-0301  Bank Of America 4060 Ogletown/stan Newark, DE 19713	H	DATE INCURRED: 02/1996 CONSIDERATION: <b>Credit Card</b> REMARKS:			\$10,280.00
ACCT #: 2228  Bank Of America Po Box 1598 Norfolk, VA 23501	H	DATE INCURRED: 01/2005 CONSIDERATION: <b>Credit Card</b> REMARKS:			\$6,908.00
ACCT #: xxxx-xxxx-xxxx-8837  Chase Po Box 15298 Wilmington, DE 19850	H	DATE INCURRED: 05/2000 CONSIDERATION: <b>Credit Card</b> REMARKS:			\$30,070.00
ACCT #: xxxx-xxxx-xxxx-7910  Chase Po Box 15298 Wilmington, DE 19850	H	DATE INCURRED: 11/1996 CONSIDERATION: <b>Credit Card</b> REMARKS:			\$13,369.00
Subtotal >					\$61,836.03
Total >					
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)					

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxx-xxxx-xxxx-4620  <b>Chase Po Box 15298 Wilmington, DE 19850</b>	H	DATE INCURRED: <b>04/1996</b> CONSIDERATION: <b>Credit Card</b> REMARKS:				<b>\$9,863.00</b>
ACCT #: xxxx-xxxx-xxxx-6311  <b>Chase Po Box 15298 Wilmington, DE 19850</b>	H	DATE INCURRED: <b>11/2007</b> CONSIDERATION: <b>Credit Card</b> REMARKS:				<b>\$4,715.00</b>
ACCT #: xxxx-xxxx-xxxx-4267  <b>Chase Po Box 15298 Wilmington, DE 19850</b>	H	DATE INCURRED: <b>01/2008</b> CONSIDERATION: <b>Credit Card</b> REMARKS:				<b>\$4,077.00</b>
ACCT #: xxxx0173  <b>Check N Go 2314 Airport Rd Wichita Falls, TX 76306</b>	H	DATE INCURRED: CONSIDERATION: <b>Unsecured</b> REMARKS:				<b>\$1,258.36</b>
ACCT #: xxxx-xxxx-xxxx-0522  <b>Citi Po Box 6241 Sioux Falls, SD 57117</b>	H	DATE INCURRED: <b>06/1998</b> CONSIDERATION: <b>Credit Card</b> REMARKS:				<b>\$8,324.00</b>
ACCT #: xxxx-xxxx-xxxx-7421  <b>Citibank Po Box 6241 Sioux Falls, SD 57117</b>	H	DATE INCURRED: <b>03/2008</b> CONSIDERATION: <b>Credit Card</b> REMARKS:				<b>\$969.00</b>

Sheet no. 1 of 4 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal > **\$29,206.36**

Total &gt;

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR  HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxx0562  <b>Citifinancial P.o. Box 499 Hanover, MD 21076</b>	H	DATE INCURRED: <b>08/2008</b> CONSIDERATION: <b>Unsecured</b> REMARKS:				\$5,962.00
ACCT #: xxxx-xxxx-xxxx-8963  <b>Discover Finance Svcs LLC Po Box 15316 Wilmington, DE 19850</b>	H	DATE INCURRED: <b>10/1987</b> CONSIDERATION: <b>Credit Card</b> REMARKS:				\$8,862.00
ACCT #: 9224  <b>DSI Lending Resc, Inc/Rent A Center 715 W Abram Street Arlington, TX 76013</b>	H	DATE INCURRED: CONSIDERATION: <b>Notice Only</b> REMARKS: <b>Lender-Rent a Center, 2708 SW Parkway, Wichita Falls, TX</b>				\$0.00
ACCT #: xx0559  <b>EZ Money 2603 5th St Wichita Falls, TX 76301</b>	H	DATE INCURRED: CONSIDERATION: <b>Unsecured</b> REMARKS:				\$1,408.22
ACCT #: xxxx-xxxx-xxxx-1611  <b>HSBC Bank ATTN: BANKRUPTCY PO BOX 5253 Carol Stream, IL 60197</b>	H	DATE INCURRED: <b>07/2006</b> CONSIDERATION: <b>Credit Card</b> REMARKS:				\$1,244.00
ACCT #: xxxxxxxxxxxx7031  <b>Lowes / MBGA-GE MONEY BANK Attention: Bankruptcy Department PO Box 103106 Roswell, GA 30076</b>	H	DATE INCURRED: <b>10/2008</b> CONSIDERATION: <b>Charge Account</b> REMARKS:				\$2,093.00

Sheet no. 2 of 4 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal &gt; \$19,569.22

Total &gt;

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxx5065  <b>Military Star Attention: Bankruptcy PO Box 650062 Dallas, TX 75236</b>	H	DATE INCURRED: <b>12/09/2008</b> CONSIDERATION: <b>Charge Account</b> REMARKS:				<b>\$8,080.00</b>
ACCT #: xxxx4677  <b>NCP Finance LP/Advance America 100 East Third St, 5th Floor Dayton, OH 45402</b>	H	DATE INCURRED: CONSIDERATION: <b>Notice Only</b> REMARKS: <b>Lender-Advance America, 1706 9th Street, Wichita Falls, TX</b>				<b>Notice Only</b>
ACCT #: xxxx4470  <b>NCP Finance LP/Check N Go 100 East Third Street, 5th Floor Dayton OH 45402</b>	H	DATE INCURRED: <b>11/30/2009</b> CONSIDERATION: <b>Notice Only</b> REMARKS: <b>Lender-Check N Go-2314 Airport Rd, Wichita Falls, TX</b>				<b>Notice Only</b>
ACCT #: xxx5599  <b>NCP Finance LP/EZ Money 100 East Third Street 5th Floor Dayton, OH 45402</b>	H	DATE INCURRED: CONSIDERATION: <b>Notice Only</b> REMARKS: <b>Lender-EZ Money 2603 5th St, Wichita Falls, TX</b>				<b>Notice Only</b>
ACCT #: 9224  <b>Rent a Center 2708 SW Parkway Wichita Falls, TX 76308</b>	H	DATE INCURRED: CONSIDERATION: <b>Unsecured</b> REMARKS:				<b>\$522.29</b>
ACCT #: xxxxxxxxxxxx8318  <b>Sears/Citibank 701 East 60th St N Sioux Falls, SD 57117</b>	H	DATE INCURRED: <b>09/1976</b> CONSIDERATION: <b>Credit Card</b> REMARKS:				<b>\$12,052.00</b>

Sheet no. 3 of 4 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal > **\$20,654.29**

Total &gt;

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>xxxxx9072</b>  <b>Texas Loan Corp 3608 Kell Blvd West Wichita Falls, TX 76310</b>	H	DATE INCURRED: CONSIDERATION: <b>Unsecured</b> REMARKS:				<b>\$3,021.54</b>
ACCT #:  <b>Texas Loan Corporation 715 W. Abram St Arlington, TX 76013</b>	H	DATE INCURRED: CONSIDERATION: <b>Notice Only</b> REMARKS: <b>Lender: Texas Loan Corp, 3608 Kell West, Wichita Falls, TX</b>				<b>Notice Only</b>
ACCT #: <b>xxx-xxx9902</b>  <b>The Cash Store 3900 Sheppard Access Rd Wichita Falls, TX 76308</b>	H	DATE INCURRED: CONSIDERATION: <b>Credit</b> REMARKS:				<b>\$1,082.01</b>
ACCT #: <b>xxxx-xxxx-xxxx-1312</b>  <b>Wells Fargo Card Ser PO Box 5058 Portland, OR 97208</b>	H	DATE INCURRED: <b>06/2005</b> CONSIDERATION: <b>Credit Card</b> REMARKS:				<b>\$4,391.00</b>
Sheet no. <u>4</u> of <u>4</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			<b>\$8,494.55</b>
			Total >			<b>\$139,760.45</b>
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Cone, Avelina Lynn</b> 405 Willow Dr Wichita Falls, TX 76306	
<b>Avelina Lynn Cone</b> 405 Willow Dr Wichita Falls, TX 76306	<b>Wells Fargo Home Mortgage</b> 8480 Stagecoach Cir Frederick, MD 21701
<b>Avelina Lynn Cone</b> 405 Willow Dr Wichita Falls, TX 76306	<b>Bank One/Chase</b> 8333 Ridgepoint Dr Irving, TX 75063
<b>Avelina Lynn Cone</b> 405 Willow Dr Wichita Falls, TX 76306	<b>City of WF, WFISD, Wichita County</b> c/o Perdue Brandon Fielder Collins&Mott P.O. Box 8188 Wichita Falls, Texas 76307

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:  <b>Married</b>	Dependents of Debtor and Spouse			
	Relationship(s):	Age(s):	Relationship(s):	Age(s):
<b>Employment:</b>	<b>Debtor</b>		<b>Spouse</b>	
Occupation	Quality Assurance			
Name of Employer	Defense Commissary Agency			
How Long Employed	Beginning 9/1993			
Address of Employer				

INCOME: (Estimate of average or projected monthly income at time case filed)

	<b>DEBTOR</b>	<b>SPOUSE</b>
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$3,814.24	\$0.00
2. Estimate monthly overtime	\$0.00	\$0.00
3. SUBTOTAL	<b>\$3,814.24</b>	<b>\$0.00</b>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes (includes social security tax if b. is zero)	\$549.04	\$0.00
b. Social Security Tax	\$236.48	\$0.00
c. Medicare	\$55.31	\$0.00
d. Insurance	\$0.00	\$0.00
e. Union dues	\$30.33	\$0.00
f. Retirement      Mandatory	\$27.30	\$0.00
g. Other (Specify)      Life Insurance	\$394.25	\$0.00
h. Other (Specify)	\$0.00	\$0.00
i. Other (Specify)	\$0.00	\$0.00
j. Other (Specify)	\$0.00	\$0.00
k. Other (Specify)	\$0.00	\$0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	<b>\$1,292.71</b>	<b>\$0.00</b>
6. TOTAL NET MONTHLY TAKE HOME PAY	<b>\$2,521.53</b>	<b>\$0.00</b>
7. Regular income from operation of business or profession or farm (Attach detailed stmt)	\$0.00	\$0.00
8. Income from real property	\$0.00	\$0.00
9. Interest and dividends	\$0.00	\$0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$0.00	\$0.00
11. Social security or government assistance (Specify):	\$0.00	\$0.00
12. Pension or retirement income	\$2,169.00	\$1,676.16
13. Other monthly income (Specify):		
a.	\$0.00	\$0.00
b.	\$0.00	\$0.00
c.	\$0.00	\$0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	<b>\$2,169.00</b>	<b>\$1,676.16</b>
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	<b>\$4,690.53</b>	<b>\$1,676.16</b>
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	<b>\$6,366.69</b>	

(Report also on Summary of Schedules and, if applicable,  
on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

**Debtor Sch I-no longer working as independent tax driver**

Income based on ytd check dated 12/24/2009

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$542.00
a. Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
b. Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other: Cable internet, cell and phone	\$358.77 \$94.93  \$257.77
3. Home maintenance (repairs and upkeep)	\$100.00
4. Food	\$540.00
5. Clothing	\$160.00
6. Laundry and dry cleaning	\$90.00
7. Medical and dental expenses	\$210.00
8. Transportation (not including car payments)	\$390.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	
10. Charitable contributions	
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other: Dental Ins frMilitary Retireme	\$160.00  \$63.32
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: b. Other: Chase-2nd lien c. Other: d. Other:	\$267.00
14. Alimony, maintenance, and support paid to others:	
15. Payments for support of add'l dependents not living at your home:	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	
17.a. Other: See attached personal expenses	\$1,445.90
17.b. Other:	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	<b>\$4,679.69</b>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: <b>None.</b>	
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	\$6,366.69 \$4,679.69 \$1,687.00

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
WICHITA FALLS DIVISION**

IN RE: **Jack William Cone, Jr.**CASE NO **10-70007-HDH-13**CHAPTER **13**

**EXHIBIT TO SCHEDULE J**

**Itemized Personal Expenses**

<b>Expense</b>	<b>Amount</b>
Spouse-personal exp and debt payment	\$850.00
Auto Maintenance	\$100.00
Spouse-Federal Withholding retirement	\$57.85
Debtor-FITW from Military Ret	\$195.05
Debtor-VA Waiver-Military Retirement	\$243.00
Total >	\$1,445.90

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
WICHITA FALLS DIVISION**

IN RE: **Jack William Cone, Jr.**

CASE NO. **10-70007-HDH-13**

CHAPTER **13**

**Attorney's Affidavit**

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" I hereby certify that to the best of my knowledge, information, and belief, formed after an inquiry reasonable under the circumstances, that:

It is not being presented for any improper purpose, such as to harass or to cause unnecessary delay or needless increase in the cost of litigation;

The claims, defenses, and other legal contentions therein are warranted by existing law or by a non-frivolous argument for the extension, modification, or reversal of existing law or the establishment of new law;

The allegations and other factual contentions have evidentiary support or, if specifically so identified, are likely to have evidentiary support after a reasonable opportunity for further investigation or discovery; and

The denials of factual contentions are warranted on the evidence or, if specifically so identified, are reasonably based on a lack of information or belief.

All of the above statements made in this Affidavit are true and correct to the best of my knowledge and belief."

/s/Monte J. White  
Monte J. White & Associates